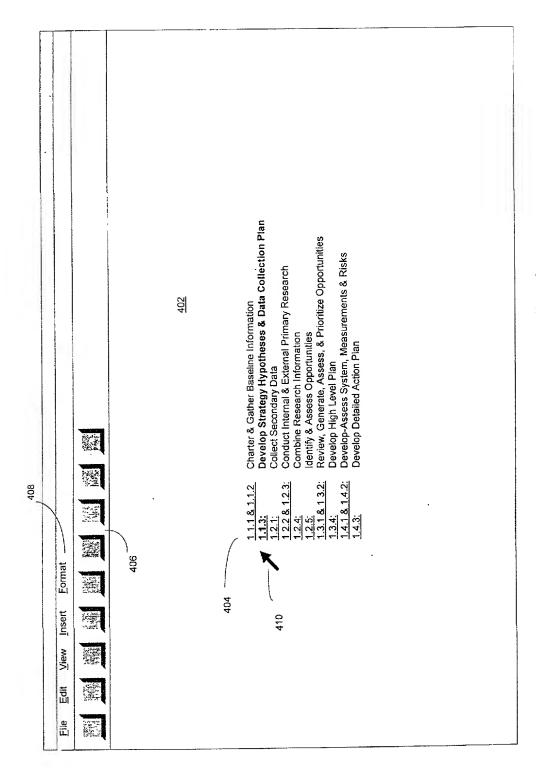


FIG. 3



-16. 4

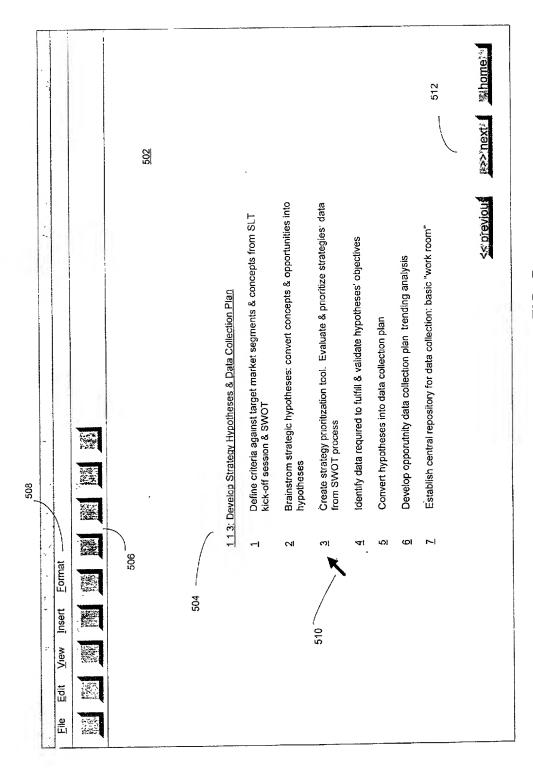


FIG. 5

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Oniffer Strategy & Develop Data Collection P	op Deta Collection		Anna Salah	Washington College	real section of the policies of the property of the section of the		Pewelop Busi	ae Birategy 1,3 Nam.		and don Pichik (2)
Charter & Galher Baseline	1 1 3 Develop Stratagy Hype	Strates 4	121 Collect Secondary Data	1226.123 Conduct Internal (6 Estornal) Primary Research	174 II Combine Research Information	178 Identify & Assess Opportunities	(3141)2 Review, Ganerato, Assess, & Prioritize Opportunities	13.4 Develop High Level Pisn	Develop-Assess System.	143 Develop Dolatied Action Plan
Sten-up & L. Taupont Kick-off Session. Bassine Strategy, Currack Vision & Develine, Emerging Trands Concerns & Detectors				Business Esperations Guide Key Challenges, Situation Aurithal, Froderic Assistant Flessogial Dist Infrastructure & Capsibility Analysis	Correol date Criteria for Weighling & Evilvation Marks (GE Model - Game Board 8, as to the 'B	Drainstorn Potential Oppositentiales Aggregate Oppositentiales & Competitive Popities in Market		coffm Currel Priestructure Housth Plans (Sperations a hollwas, & IT)	Tactical Work-Out in	Formal MDP Package All Documentation from Process
Assign Team Leader and Members, Each With The Percent Trine Allocated To The Process With Actmentability	Brakes orm Essategic Hypotheses. Convert Concepts & Opportunities into Hypotheses		Intermediary Nepos/Valves/YO/ Data	Customer Life time problability E. Customer Retention Cala	Develop Profile Summaries of Target Martets & Customer Begments	Validate Potential Opportunities sells indvidual Breiness Subject Matter Expects (SME's)	Review Methol-Housing Profiles Basic Story Board Presentation	Baich Current kehastructure Capability to Greanth Plan & Derstopment GANTT	Determine Marketing Mts Coals	Document Leason Learned
klansky & Intoim functional Support Membera	Crasts Strategy Prioritization Toel Evaluate & Piloritis Bristegles Data from SWOT Process.		Kerkel Delringsaprid: Behavios & Trands	Ostribution & Promotional Brasupy	Crass Memer Industry Profits	Build "What II" Evaluation of Opportunities via GE Wodels	Consensus on Target Market Segments	Confern Organizational Bruscius and Growth Plan	Determine Marketing Min Goels & Finalize Marketing Plan	Bevelop CAP & Diskress Communication Plan
Working team Kick-off Mastery Set Espectations Process Explanation Hypothesis & Terming Workshope	Koentify Data Required To Fulfill & Validate Uppottheses Objectives		Regulatory Envisooment & Trends	Conduct SME SLY hiterviews For OE Came Board (OE Model or 9 Blocker) 1 cm i Business & function Pulse Eveluation	Create Target Market Segments Procilitation Tool Evaluate Estating and Proposed Target Market Segments	Evaluate Opportionalise Through Other Tools Esse of Implementation (GB 4) Rait versas Domain (GBS), & Economic Profile	Review "As In" Strategy for Each Product & Service	March Profitet Sandes & Sciudion Roll cod Strategy to Infrastructure Growth Plan	Finalize infrastructura Plan	Provide WGP ³ Output to HQ Narketing & Product Management
Develop Project Plan. Procesa Deliverables & Timing.	Convert Hyprotheses Into Data Goldeclian Plan		General Environmental Transk Bata	Corrucidate Themes Variables & Massurements into A Balanced Set of Criteria for GE Model	Evaluate & Validate "As le" Productis & Bendees: GE 9- Grochen (Producte & Benices: GB's 18.3)	Build "Stawman" Product & Service Prioritation from Precritication Criteria, usal develop Provittation Matrix	Steven Business Positional Charts Is this How We Deline Oursalves?	Perform Gap Assessment for Anglementation	Flash's Sourcing/Pernaring Plan Instituting any Alliance or Potentia BD Gaps	Store Decumentation in Central Reportory Internally & on Strategic Marketing Websita
Daline Defailed layet Morket Begmente	Devetop Opportunity Date Plan. Trending Analysis	Collection	Document Aquingate an Custade Secondary Date Nata Pallinguary Opportunities During Date Coffection heritating	Occument and Evaluate Internal Data Note for Completeness - Gap Assessment	Busid Financial Pechage Bushle Charts I underg Fans () 8 year Expense Allocator Heliograms Profitatelity Projections	Rullic Besiness Featiforing Birategy Game Board (Ansarti Madel)	Gerber "Rhould Ba" Bruinger (co Each Product & Berriens	Contern Francial Budgeting are we Funding out Finland?	Findia Secoure Plan	Dulline WGP* Renewal Process Assign Accountability and Frequency for Up dailing unformation & Communicating
Develop Essaline Product & Service Perfesio	Cetableh Central Repository For Data Colection Basic Work Reposit		Perform Gap Analysis of Secondary Data	Perform Gap Amalysia of Internal Data	Valders Strength Opportunities Assessment Using GFD's (Optional)	Guid Dualness Reder Positional Chart	Georzae additional Opportunitae. Ha Session Brainstorming	The Impermentation Paters to Business Francial Evolution Desember Capital Allocation Constraints	Finalite Tactical GAMT7	
Develop Compellion Product & Services LIst			Initiate Structuring Data Into Basic Story Boards	Note Praiminary Opportunities From Internal Cata Analyzia	Match Heads Lavel of Opportunities Through (TQ Travts)	Finds Assembling Date Story Boards for Stategic Work Dat ¹⁸ Session 1	Realism Stategic Bus ness Yudon & Positioning is This Constrain W. With Our Existing & Proposed Activity?	Develop Prototypical Tactical GANT3 Chan	Develop Contingency Plan & Ealt Strategy	
Galhar Baseline Financial Data "Jach" Profitability By Product Segment, & Channel.			Store Data in Central Repositiony to Team Acceptability	Define Palesary Research Heedwold Stated on Secondary Data Gap Assestations.	Preform Gap Assessment of Progress to date Bonyboards Opportunities. Triget Methers Strategies, Tools	Store Date in a Central Repository		Determine Resources Needed to Insperient Plan Perform Cap Assessment Relative to Current Plan	Reviet & 3M Bustness Expense Budget	
Develtip "As & 3WOT SLI Intervent, considere bate, Analyze, & Define Opportunide	···-			leantly interest Research Suppliers Brief the-Suppliers Recommend from & Collect Primary Dalls		1097		Develop Gisylgistennvegifikti Rounding Bitalegy	Develop Growin Metics Financia Gosts and Projections Perform Final Cap Assessment	
Review EWOT With Small S.I. Groups, Varidate & Stational Additional Opportunities, Finalite Garce Board 1 (SWOT Garne Board).	\$ \$ 	90		Document and Evaluate Primary Data Note Preferance Opportunities & Stote Data in Cardeal Repositiony	-			Confere Plan Apalmi Strategic Vision	Periom High Level Rat Asseption (FMEA Optional)	

FIG. 6

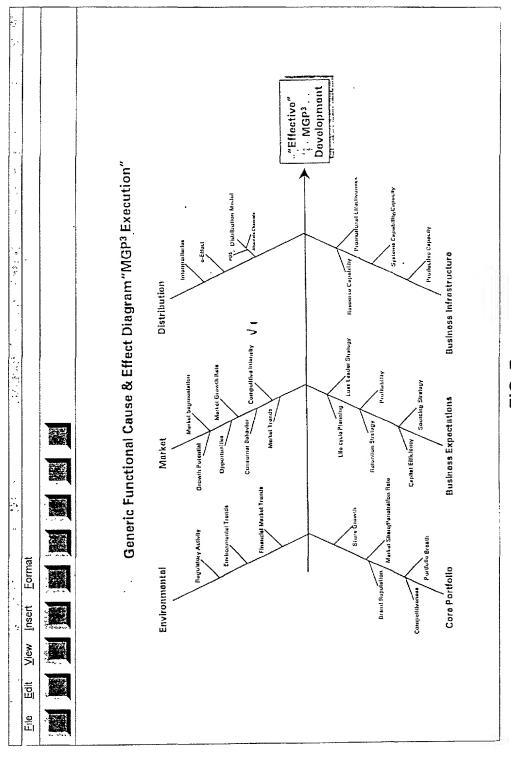
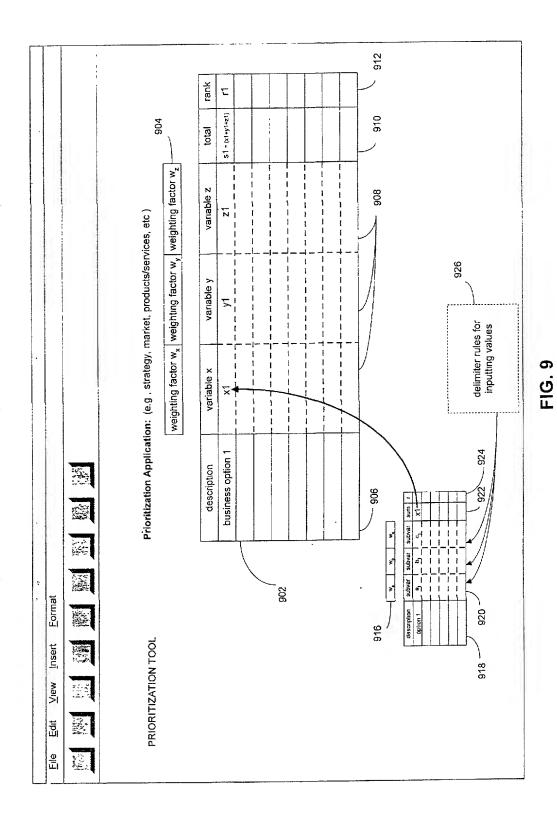


FIG. 7

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FIG. 8



arget or Served Market Prioritization Matrix for MGP3

		Relative Rating Factor Weightings*	eightings*		0	
	7	3	3	10		
	2	1 - Key Variables** -		3		
Market Description	Market Potential	Expansion Potential (Expanded Platform, Portfolio Fit .)	Business Risk	Profit Potential (Net Income, ROE, 17P)	TOTAL	Relativo Rank
Super Afflight	3.1	33	3.1	2.8	69	
Affliant	4.6	4.3	3.6	3.4	81	
Canada Afficat	् ध	5.0	3.2	3,6	85	
Section Mature	3.4	4.3	, 3.7	38	98	
Middle Market	3.5	3.3	33	3.0	74	
Low-Middle Market	2.9	2.7	3.0	2.8	65	
Now Net Worth	2.3	1.0	2.8	1.8	45	
Accumulators	3.5	2.3	2.7	. 2.6	65	
Pre-retired	4.3	4.0	35	3.8	97	
Younger Refired	4.3	4.3	3.7	3.8	92	
Older Relired	3.3	3.3	3.3	3.0	73	
Widowed	. 3.2	3.3	2.8	3.0	71	
African Americans	2.1	1.3	3.0	2.6	53	
Asian American	3.2	2.6	2.8	3.4	73	
Histophic	2.5	2.0	2.3	2.6	56	
Femala	4.7	4.0	3.2	3.2	98	
	0.0	0.0	00	0 0	0	
MUS LATOT	53.2	51	49.55	49.2		
					Theoretical Maximum # 115	115

Innovition # Rating Factors Are rated on a scale of 1-10: 1 = Least Important; 10 = Most Important Criteria
** Variable values are rated on a scale of 1 to 5. 1 = Least Favorite, 5 = Optimal

Target Market Prioritization Matrix - Market Potential

				Rank		Ī	ī	<u> </u>	Г	1	ı —	1	i	Γ.	T-	1	ī	Γ	Γ	ī		
				TOTAL		34	35	34	3.5	2.9	23	35	43	43	33	3.2	2.1	32	25	4.7	0	
	9.0	4		Opportunity (Penemalion Need Disposable Accounts, Maluky)	**	7	*	7	ю	2	-	6	4	'n	e	e	-	4	7	ŝ		5,
Kelative Kating Factor Weightings	0.1	-	- Key Variables** .	Growth Rate or Growth Potentlai	4	4	က	4	7	2	2	2	₹	4	п	8	ဂ	8	4	8		90
	0,3	2	***************************************	Market Size	-	2	7	7	S.	Ş	ç	5	S	က	4	4	4	7	n	ფ		. C
				Market Description	Super Affluent	Affluent	Emerging Affluent	Secure Mature	Middle Market	Low-Middle Market	Low Net Worth	Accumulators	Pre-retired	Younger Retired	Older Rellred	Widowed	African Americans	Asian American	Hispanic	Female		ISTOT

• Rating Factors Are rated on a scale of 0-1 with the sum adding to one: tower decimal = Less important, higher decimal = More important Criteria
•• Variable values are rated on a scale of 1 to 5. 1 = Least Favorte, 5 = Optimal

Criteria: Market Size (Known or Anticipaled)

1 = < 1% of population (small), < 1.1MM Households

2 = 5% of population (smedium), 5 54MM Households

5 = > 10% of population (smedium), 5 54MM Households

5 = > 10% of population (smedium), 5 54MM Households

6 = > 10% of population (smedium), 5 54MM Households

7 = Moditaria to average perentiation relative to computation, disposable income, high market need

3 = 10 + 15% (small), declining, flat of stagmant

3 = 10 + 15% (small), declining, arcellant to explosive

or no penetiated by any competitor - new or unlappad market

FIG. 11

Target Market Prioritization Matrix - Expansion Potential

hlings*	0.3
Relative Rating Factor Weighlings*	7.0

The second secon				
Market Description	Expands Platform or Complements Customer Base	Brand/Image/Strategic Fit	TOTAL	Rank
	-			
Super Affluent	г	4	33	
Affluent	4	ιΩ	43	
Emerging Affluent	zo.	ιΩ	5	
Secure Mature	4	S	43	
Middle Market	n	4	33	
Low-Middle Market	₀	2	27	
Low Net Worth	_	-	1	
Accumulators	2	٣	23	
Pre-retired	4	4	4	
Younger Retired	4	\$	4.3	
Older Retired	8	4	33	
Widowed	n	4	33	
African Americans		7	1.3	
Asian American	2	4	2.6	
Hispanic	2	2	2	
Female	4	4	4	
			0	
IVIOI		C		

* Rating Factors Are rated on a scale of 0-1 with the sum adding to one: lower decimal = Less Important, higher decimal = More Important Critoria

** Variable values are rated on a scale of 1 to 5: 1 = Lowest, 5 = Optimal

Criteria:

| Expands Platforn | Branci/Inage/Strategic Fit |
| 1 = Low potential or fit with current & 1 = Weak strategic fit. Low brand plannad portfolio. Non-Complementary: little averaness, wank image (15% lower than or no expansion loresoon.

| 1 = Low potential or fit with current & 1 = Weak strategic fit. Low brand plannage of 15% lower than plannage on the brand/image.

3 = Modarate potential. Modaratoly 3 = Modrate strategic fit Modarate brand complementary; will expand product/service awarenesss/image (+1-5% average) Will production 10-15%.

5 * High potential for expanding market 5 * Strong Strategic fit Hugh brand breadth, total sales expansion >20% Highly awareneas/Image (15.% above total complementery to existing customer base or average) Will have positive impact on strong fit with current or planned portfolio brandimage

		Relative Rating Factor Welghtings. Rotalive Rating Factor Welghtings.	ofalivo Rating Factor Weightings	3.0		
	0.15	0 15	0.35	0.36		
	-	1 . Kav Variables** -	2	2	,	
Market Description	Competitive Environment	Barriers [sees of Europe at Contemp Appearance] Capital Contemp 1.1	Market Knowledge	Controllership Regal, Accounting Regulatory Complemes, Tax, Substating, 1994. 4	TOTAL	Rank
Super Affluent		3	3	4	3.05	
Afluent	-	4	- 4	4	3 55	
Emerging Affluent		ч		ष	3.2	
Secure Mature	6	ĸ	•	n	365	_
Middle Market	*	₹	r	6	3.3	
Low-Middle Markel	•	प	2	n	2.95	
Low Net Worth	ر. -	ਖ	2	2	2.75	
Accumulators	e -	n	2	m	2 65	
	~	us	EP.	4	35	
Younger Relired	_	v o	4	4	3.7	
Older Retired	£.	หก	4	2	33	
Widowed	8	4	2	2	2.75	
Alrican Americans	4	4	6	2	2 95	
Asian American	ري دو	2	2	e	2.8	
Hispanic	4	23	2	~	2.3	
Femelo	e -	ਥ	e	e	3 15	
	~T				0	
ISTOX	7	82	á	87		

Rating Factors Are raised on a scale of 0.1 with the sum adding to one: lower decimal = Less important, higher decimal = More important Citieria = ** Variable values are rated on a scale of 1 to 5: 1 = Less; Favorto, 5 = Optimal

1 = High regulatory, extoninely complex lax afructure & high litigues activity High potential for suitability problems. FocusActivity won't pass the WSJ test 6 = Few or no strong competitors 6 = Easy intry Little capitativn-stomen 5 : Significant manks (aspensance or manket 5 : Estimatory tow potential for any luopous activity or Tax complications Fecus or postson in dominant (a strong postson in domi 3 = Paritia or incomplets market experience, 3 = Average/Normal regulatory restrictions limited market understanding and actory. Ambhaent response to WSD limited market understanding to 1951. Controllership <u>Barriars</u>

I = High baser or diffcull to antariout, big 1 = No p. wous matter a sperience or explationvarient autored (-31 killion) onables incared, the insuring curve for Difficult to manadrial insuring curve for Difficult to manadrialises. 3 = 5.10 top-ther competitors 3 = Moderate training to annual CEFA's Moderate training topotation is tensible to trensible (a required (\$25004.50004) Requires moderate admit to maxate or soil Comzetifive Environment

1 = Many stong compellors

targeting the market (25'), a nonvable or unaustainable position • Criteria:

• Arthur D. Little • R.V.L. Wright, *A system for Managing Diversity* December 1974
•• Philip Kotler, Marketing Management, Prentice-Hell, Inc New Jessey, 2000 p. 218

arget or Served Market Prioritization Matrix - Profit Potential

	Rank		
	TOTAL	2 2 3 3 4 6 6 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	
htings* 0 2 1	Time-to-Profit (1, 3, er 3' years)		44
Relative Rating Factor Weightlings' 0.2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Ramp Rate (Preduction per 154, 2nd, and 34d year)	000420-044020004	46
3.0	ROE Impact (Improves, Level, or Morens Estribrig)	୧୯ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪ ୪	52
	ROA Impact Improves, Levit of Mariens Esisting)	·	0
	Market Description	Super Affluent Affluent Energling Affluent Secure Malure Middle Market Low-Middle Market Low-Middle Market Cow-Middle Market Low-Middle Market Cow-Middle Market Cow-Middle Market Cow-Middle Market Cow-Middle Market Afflice Relied Violowed Affician Amoticans Afflice Afficians Afflice Middle	TOTAL

1 Railing Factors Are raied on a scale of 0-1 with the sum adding to one: lower decimal = Less Important; higher decimal = More Important Critoria 2 Variable values are raied on a scale of 1 to 5. 1 = Loast Favorito, 5 = Optimal

Criteria: ROE Intract (6-2, 19213).

1 = 5% or diminston transportation
1 = 5% or diminston transportation
2 = 5.5% or diminston training overage
5 = 2.0% or diminston training overage
6 = 2.0% or diminston training overage
7 = 3.5 years
7 = 2.5% or diminston training operage
6 = 2.0% or diminston training operage
7 + 450 million production or 4.500 tables the hast year 4.55 million production or 4.1500 tables in 3 years
8 = 3.50 million production or 2.00 tables the hast year 4.55 million production or 4.1500 tables in 3 years
8 = 3.50 million production or 2.00 tables the last year 4.55 million production or 4.1500 tables in 3 years
8 = 5.500 million production or 4.000 tables the last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 4.000 tables the last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in last year 4.550 million production or 7.500 tables in 3 years
9 = 5.500 million production or 5.000 tables in 3 years
10 = 5.500 tables or diminstens years to take a year 4.500 million production or 5.500 tables in 3 years
10 = 5.500 tables or diminstens current portfolio wastee
11 = 5.500 tables or diminstens current portfolio wastee
12 = 5.120 tables or diminstens current portfolio wastee
13 = 5.120 tables or diminstens current portfolio wastee
14 = 5.120 tables or diminstens current portfolio wastee
15 = 5.120 tables or diminstens current portfolio wastee
16 = 5.120 tables

\$ * < \$50millon assels under menagement or production the frat year < \$750millon AUM or production in 3 years
3 = \$200millon AUM or production the first year \$750millon AUM or production in 3 years
5 = >\$19titlion AUM or production in first year, >\$4 5 billion AUM or production in 3 years

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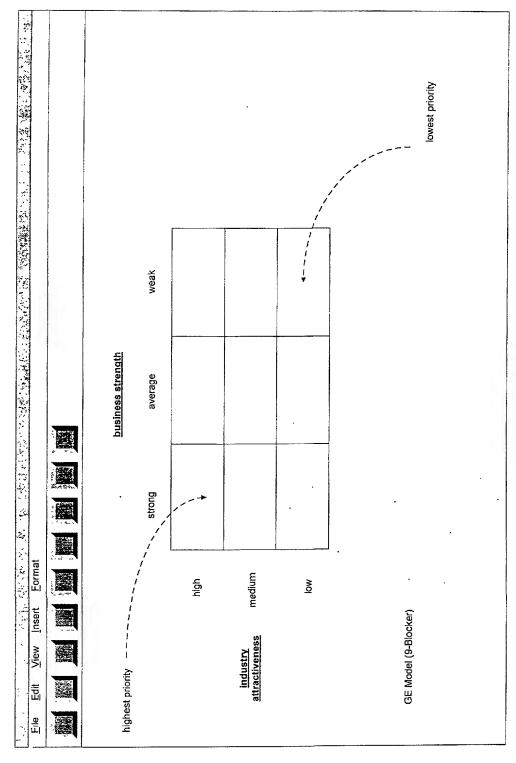


FIG. 15

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		Product/Service #2; c-Enabling	Level*	7 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
3		eSacuto		
		Produ	Weighting	0.15 0.20 0.15 0.015 0.015 0.015
<u></u>			3	<u>.</u> 5
				Summation =
*			Value	
7.		Product/Service #1. Sending Services	Va	00000 HN
-		Sending	Level*	3 00 2.00 2 00 1 1 00 5 00 1 Store =
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		Product/Ser Relative	Weighting	0.15 0.020 0.15 0.15 0.15 0.1.00
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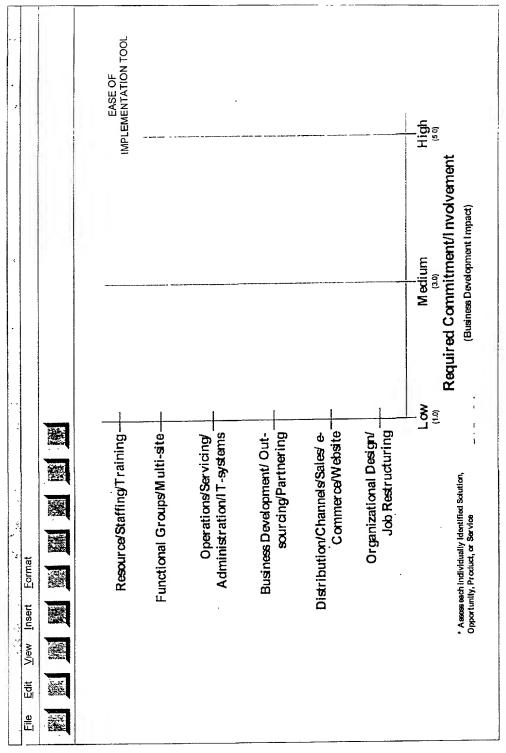


FIG. 17

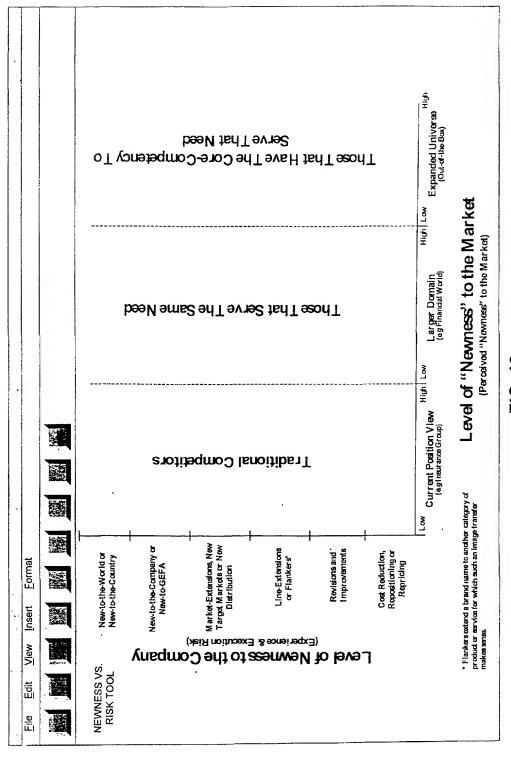


FIG. 18

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The state of the second							
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				new product	product development	diversification	
				present product	market penetration	market development	
					present market	new market	
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FIG. 19

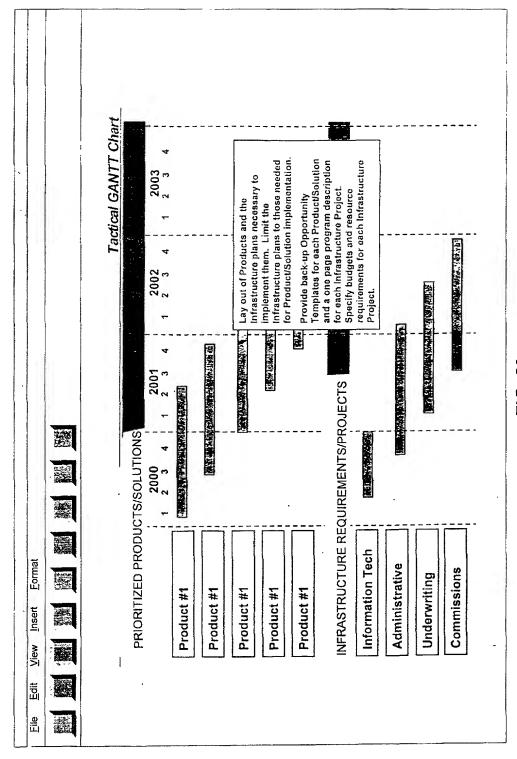


FIG. 20